

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>District of South Carolina</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Blackwell, Benjamin Jerome</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Blackwell, Tracey Sullivan</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-6025</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0863</b>
Street Address of Debtor (No. and Street, City, and State): <b>403 Cardington Ave</b> <b>Piedmont, SC</b> <div style="text-align: right;">ZIP Code <b>29673</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>403 Cardington Ave</b> <b>Piedmont, SC</b> <div style="text-align: right;">ZIP Code <b>29673</b></div>
County of Residence or of the Principal Place of Business: <b>Greenville</b>		County of Residence or of the Principal Place of Business: <b>Greenville</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Blackwell, Benjamin Jerome****Blackwell, Tracey Sullivan****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Edward L. Bailey****January 31, 2014**

Signature of Attorney for Debtor(s)

(Date)

**Edward L. Bailey 1153****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Blackwell, Benjamin Jerome**  
**Blackwell, Tracey Sullivan**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Benjamin Jerome Blackwell**  
Signature of Debtor **Benjamin Jerome Blackwell**

**X /s/ Tracey Sullivan Blackwell**  
Signature of Joint Debtor **Tracey Sullivan Blackwell**

Telephone Number (If not represented by attorney)

**January 31, 2014**

Date

### Signature of Attorney\*

**X /s/ Edward L. Bailey**  
Signature of Attorney for Debtor(s)

**Edward L. Bailey 1153**

Printed Name of Attorney for Debtor(s)

**Bailey Law Firm**

Firm Name

**251 South Pine Street**  
**Spartanburg, SC 29302**

Address

**(864) 582-3733 Fax: (864) 948-9997**

Telephone Number

**January 31, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of South Carolina**

In re **Benjamin Jerome Blackwell  
Tracey Sullivan Blackwell**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Benjamin Jerome Blackwell

Benjamin Jerome Blackwell

Date: January 31, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of South Carolina**

In re **Benjamin Jerome Blackwell  
Tracey Sullivan Blackwell**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Tracey Sullivan Blackwell

Tracey Sullivan Blackwell

Date: January 31, 2014

**United States Bankruptcy Court**  
**District of South Carolina**

In re **Benjamin Jerome Blackwell,**  
**Tracey Sullivan Blackwell**

Debtors

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>100,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>22,401.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>136,103.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>14,225.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>11</b>		<b>17,763.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>1,905.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,107.00</b>
Total Number of Sheets of ALL Schedules		<b>29</b>			
Total Assets			<b>122,401.00</b>		
Total Liabilities				<b>168,091.00</b>	



**United States Bankruptcy Court**  
**District of South Carolina**

In re **Benjamin Jerome Blackwell,**  
**Tracey Sullivan Blackwell**

Debtors

Case No. \_\_\_\_\_

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>11,926.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>2,388.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>14,314.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>1,905.00</b>
Average Expenses (from Schedule J, Line 22)	<b>2,107.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>3,989.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>16,124.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>14,225.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>17,763.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>33,887.00</b>

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Residence 403 Cardington Ave. Piedmont, SC 29673</b>	<b>Own with mortgage on property</b>	<b>W</b>	<b>100,000.00</b>	<b>111,974.00</b>

Sub-Total > **100,000.00** (Total of this page)

Total > **100,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	<b>J</b>	<b>101.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Carolina Foothills Credit Union Savings Account ***9484</b>	<b>W</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>BellSouth</b>	<b>J</b>	<b>100.00</b>
		<b>Duke Energy</b>	<b>J</b>	<b>450.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furnishings and goods, appliances</b>	<b>J</b>	<b>2,200.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothes</b>	<b>J</b>	<b>250.00</b>
7. Furs and jewelry.		<b>Misc. inexpensive jewelry and watches</b>	<b>J</b>	<b>250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Digital camera/camcorder</b>	<b>J</b>	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **3,401.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Possible tax refunds</b>	<b>J</b>	<b>Unknown</b>
		<b>Social Security Disability Claim (James Law Firm)</b>	<b>W</b>	<b>Unknown</b>

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Chrysler Pacifica VIN: 2A8GF78476R638847 70,000 Miles</b>	<b>W</b>	<b>8,000.00</b>
		<b>2007 Ford F150 121,000 Miles</b>	<b>H</b>	<b>11,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **19,000.00**  
(Total of this page)  
Total > **22,401.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash on Hand	S.C. Code Ann. § 15-41-30(A)(5)	101.00	101.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
BellSouth	S.C. Code Ann. § 15-41-30(A)(5)	100.00	100.00
Duke Energy	S.C. Code Ann. § 15-41-30(A)(5)	450.00	450.00
<b>Household Goods and Furnishings</b>			
Household furnishings and goods, appliances	S.C. Code Ann. § 15-41-30(A)(3)	2,200.00	2,200.00
<b>Wearing Apparel</b>			
Clothes	S.C. Code Ann. § 15-41-30(A)(3)	250.00	250.00
<b>Furs and Jewelry</b>			
Misc. inexpensive jewelry and watches	S.C. Code Ann. § 15-41-30(A)(4)	250.00	250.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Digital camera/camcorder	S.C. Code Ann. § 15-41-30(A)(7)	50.00	50.00

Total: **3,401.00** **3,401.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

**DETERMINATION OF AVAILABILITY OF WILDCARD EXEMPTION**  
**Benjamin Jerome Blackwell and Tracey Sullivan Blackwell**

**Husband**

Exemption Description	Available	Used	Unused
Homestead ..... §15-41-30(A)(1)	\$0	\$0	\$0
Motor Vehicle ..... §15-41-30(A)(2)	\$5,625	\$0	\$5,625
HHG/Clothes ..... §15-41-30(A)(3)	\$4,500	\$1,225	\$3,275
Jewelry ..... §15-41-30(A)(4)	\$1,125	\$125	\$1,000
Cash/liquid assets ..... §15-41-30(A)(5)	\$5,625	\$326	\$5,299
Tools of the trade ..... §15-41-30(A)(6)	\$1,675	\$0	\$1,675
Wildcard available (unused column total but no more than \$5,625) ..... §15-41-30(A)(7)			\$5,625
Wildcard used .....			\$25
Wildcard unused .....			\$5,600

**Wife**

Exemption Description	Available	Used	Unused
Homestead ..... §15-41-30(A)(1)	\$0	0	\$0
Motor Vehicle ..... §15-41-30(A)(2)	\$5,625	0	\$5,625
HHG/Clothes ..... §15-41-30(A)(3)	\$4,500	1,225	\$3,275
Jewelry ..... §15-41-30(A)(4)	\$1,125	125	\$1,000.
Cash/liquid assets ..... §15-41-30(A)(5)	\$5,625	325	\$5,300
Tools of the trade ..... §15-41-30(A)(6)	\$1,675	0	\$1,675
Wildcard available (unused column total but no more than \$5,625) ..... §15-41-30(A)(7)			\$5,625
Wildcard used .....			\$25
Wildcard unused .....			\$5,600

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

**1** continuation sheets attached



B6D (Official Form 6D) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>7300000032148</b>	W	<b>Opened 6/01/10 Last Active 7/01/13</b>					
<b>Sc State Housing Finan</b>		<b>2nd Mortgage</b>					
<b>300-C Outlet Pointe Blvd</b>		<b>Residence</b>					
<b>Columbia, SC 29210</b>		<b>403 Cardington Ave.</b>					
		<b>Piedmont, SC 29673</b>					
		Value \$ <b>100,000.00</b>				<b>5,000.00</b>	<b>5,000.00</b>
Account No.	H	<b>Additional Listing for:</b>				<b>Notice Only</b>	
<b>Sara J. Volk</b>		<b>Sc State Housing Finan</b>					
<b>Atty for State Housing Finance</b>							
<b>300-C Outlet Pointe Blvd</b>							
<b>Columbia, SC 29210</b>		Value \$					
Account No. <b>11123267025319465</b>	H	<b>Opened 11/01/12 Last Active 2/25/13</b>					
<b>Springleaf Financial S</b>		<b>Personal Property</b>					
<b>601 Nw 2nd St</b>							
<b>Evansville, IN 47701</b>		Value \$ <b>Unknown</b>				<b>979.00</b>	<b>Unknown</b>
Account No. <b>5159902530938</b>	W	<b>Arrears thru 2/2014, \$18,000</b>					
<b>Us Bank Home Mortgage</b>		<b>1st Mortgage</b>					
<b>4801 Frederica St</b>		<b>Residence</b>					
<b>Owensboro, KY 42301</b>		<b>403 Cardington Ave.</b>					
		<b>Piedmont, SC 29673</b>					
		Value \$ <b>100,000.00</b>				<b>106,974.00</b>	<b>6,974.00</b>
Account No.		<b>Additional Listing for:</b>				<b>Notice Only</b>	
<b>Joseph T. Merli</b>		<b>Us Bank Home Mortgage</b>					
<b>Attorney for U.S. Bank NA</b>							
<b>PO Box 71727</b>							
<b>North Charleston, SC 29415</b>		Value \$					
Subtotal						<b>112,953.00</b>	<b>11,974.00</b>
(Total of this page)							
Total						<b>136,103.00</b>	<b>16,124.00</b>
(Report on Summary of Schedules)							

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

#### ☒ Administrative Expenses

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Income Taxes</b>					
<b>Internal Revenue Service*</b> <b>Centralized Insolvency</b> <b>PO Box 7346</b> <b>Philadelphia, PA 19104-7346</b>		<b>J</b>						<b>0.00</b>
							<b>10,535.00</b>	<b>10,535.00</b>
Account No.			<b>Additional Listing for:</b> <b>Internal Revenue Service*</b>				<b>Notice Only</b>	
<b>Office of Attorney General*</b> <b>US Dept of Justice</b> <b>950 Pennsylvania Avenue, NW</b> <b>Washington, DC 20530-0001</b>								
Account No.			<b>Additional Listing for:</b> <b>Internal Revenue Service*</b>				<b>Notice Only</b>	
<b>United States Attorney *</b> <b>District of South Carolina</b> <b>1441 Main Street, Ste 500</b> <b>Columbia, SC 29201</b>								
Account No.			<b>Income Taxes</b>					
<b>SC Dept of Revenue*</b> <b>PO Box 12265</b> <b>Columbia, SC 29211</b>		<b>J</b>						<b>0.00</b>
							<b>1,391.00</b>	<b>1,391.00</b>
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>11,926.00</b>	<b>11,926.00</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Administrative Expenses**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
<b>Edward L. Bailey</b> <b>251 South Pine Street</b> <b>Spartanburg, SC 29302</b>		<b>J</b>		<b>Attorney's Fees for Debtor(s)</b>					<b>0.00</b>
								<b>2,299.00</b>	<b>2,299.00</b>
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>2,299.00</b>	<b>2,299.00</b>
Total									<b>0.00</b>
(Report on Summary of Schedules)								<b>14,225.00</b>	<b>14,225.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>737534</b>  <b>American Profit Recovery</b> <b>34405 West 12 Miles Road</b> <b>#379</b> <b>Farmington Hills, MI 48331</b>		<b>Opened 1/01/12</b> <b>Collection Attorney Scotts Lawnservice</b>				<b>92.00</b>
Account No.  <b>Avenue</b> <b>PO Box 659584</b> <b>San Antonio, TX 78265-9584</b>		<b>Credit Card</b>				<b>200.00</b>
Account No. <b>375648772</b>  <b>Business Revenue Syste</b> <b>2419 Spy Run Ave Ste A</b> <b>Fort Wayne, IN 46805</b>		<b>Opened 9/01/11</b> <b>Collection Attorney Partners In Health Inc.</b>				<b>164.00</b>
Account No. <b>375875379</b>  <b>Business Revenue Syste</b> <b>2419 Spy Run Ave Ste A</b> <b>Fort Wayne, IN 46805</b>		<b>Opened 5/01/12</b> <b>Collection Attorney Pih - Radiology</b>				<b>118.00</b>
Subtotal (Total of this page)						<b>574.00</b>

10 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>375246249</b>  <b>Business Revenue Syste</b> <b>2419 Spy Run Ave Ste A</b> <b>Fort Wayne, IN 46805</b>	<b>H</b>	<b>Opened 6/01/10</b> <b>Collection Attorney Ghs Db</b> <b>Greenville Radiology</b>				<b>30.00</b>
Account No. <b>5178059997791380</b>  <b>Capital 1 Bank</b> <b>Attn: Bankruptcy Dept.</b> <b>Po Box 30285</b> <b>Salt Lake City, UT 84130</b>	<b>W</b>	<b>Opened 9/01/10 Last Active 8/05/13</b> <b>Credit Card</b>				<b>654.00</b>
Account No.  <b>Capital 1 Bank</b> <b>Po Box 85015</b> <b>Richmond, VA 23285</b>		<b>Additional Listing for:</b> <b>Capital 1 Bank</b>				<b>Notice Only</b>
Account No.  <b>Capital One</b> <b>PO Box 71083</b> <b>Charlotte, NC 28272-1083</b>		<b>Additional Listing for:</b> <b>Capital 1 Bank</b>				<b>Notice Only</b>
Account No. <b>6278000052085935</b>  <b>Comenity Bank/cathrins</b> <b>4590 E Broad St</b> <b>Columbus, OH 43213</b>	<b>W</b>	<b>Opened 7/01/11 Last Active 7/25/13</b> <b>Charge Account</b>				<b>451.00</b>
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,135.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Catherine's PO Box 659728 San Antonio, TX 78265-9728</b>			<b>Additional Listing for: Comenity Bank/cathrins</b>			<b>Notice Only</b>
Account No. <b>125634139</b>			<b>Opened 10/05/10 Last Active 7/25/13 Charge Account</b>			
<b>Comenity Bank/The Sports Authority (TSA) Attention: Bankruptcy Po Box 182686 Columbus, OH 43218</b>		<b>W</b>				<b>612.00</b>
Account No.						
<b>Comenity Bank/The Sports Authority (TSA) Po Box 182789 Columbus, OH 43218</b>			<b>Additional Listing for: Comenity Bank/The Sports Authority (TSA)</b>			<b>Notice Only</b>
Account No. <b>1710903056</b>			<b>Opened 12/01/12 Collection Attorney Charter Communications</b>			
<b>Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380</b>		<b>H</b>				<b>422.00</b>
Account No.						
<b>Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240</b>			<b>Additional Listing for: Crd Prt Asso</b>			<b>Notice Only</b>
Sheet no. <u>2</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,034.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>47418029</b>  <b>Credit Management Lp 4200 International Carrollton, TX 75007</b>	<b>H</b>	<b>Opened 8/01/11 Factoring Company Account Charter Communications</b>				<b>572.00</b>
Account No. <b>42180962</b>  <b>Credit Management Lp 4200 International Pkwy Carrollton, TX 75007</b>	<b>H</b>	<b>Opened 12/01/09 Collection Attorney Charter Communications</b>				<b>177.00</b>
Account No. <b>4447962226906190</b>  <b>Credit One Bank Po Box 98873 Las Vegas, NV 89193</b>	<b>H</b>	<b>Opened 3/01/13 Last Active 5/30/13 Credit Card</b>				<b>794.00</b>
Account No.  <b>Credit One Bank 585 S. Pilot Street Las Vegas, NV 89119</b>		<b>Additional Listing for: Credit One Bank</b>				<b>Notice Only</b>
Account No. <b>4281488343920</b>  <b>Dsnb Macys 9111 Duke Blvd Mason, OH 45040</b>	<b>W</b>	<b>Opened 3/01/11 Last Active 7/25/13 Charge Account</b>				<b>254.00</b>
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,797.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Macy's PO Box 183083 Columbus, OH 43218-3083</b>		<b>Additional Listing for: Dsnb Macys</b>				<b>Notice Only</b>
Account No. <b>12476315</b>		<b>Opened 12/01/09 Collection Attorney At T</b>				
<b>Eos Cca 700 Longwater Dr Norwell, MA 02061</b>	H					<b>412.00</b>
Account No. <b>5178006018102741</b>		<b>Opened 1/01/11 Last Active 6/24/11 Credit Card</b>				
<b>First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107</b>	H					<b>552.00</b>
Account No. <b>6045872500168352</b>		<b>Opened 3/01/11 Last Active 8/04/13 Charge Account</b>				
<b>GECRB/ Dillards Attn: Bankruptcy Po Box 103104 Roswell, GA 30076</b>	W					<b>589.00</b>
Account No.						
<b>Dillard's PO Box 960012 Orlando, FL 32896-0012</b>		<b>Additional Listing for: GECRB/ Dillards</b>				<b>Notice Only</b>
Sheet no. <b>4</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,553.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
<b>GECRB/ Dillards Po Box 965024 Orlando, FL 32896</b>			<b>Additional Listing for: GECRB/ Dillards</b>				<b>Notice Only</b>
Account No. <b>604583153337087</b>							
<b>Gecrb/belk Po Box 965028 Orlando, FL 32896</b>		<b>W</b>	<b>Opened 3/01/11 Last Active 7/26/13 Charge Account</b>				<b>1,141.00</b>
Account No.							
<b>Belk PO Box 530940 Atlanta, GA 30353-0940</b>			<b>Additional Listing for: Gecrb/belk</b>				<b>Notice Only</b>
Account No. <b>6018595386361444</b>							
<b>Gecrb/gap Po Box 965005 Orlando, FL 32896</b>		<b>W</b>	<b>Opened 3/01/11 Last Active 7/09/13 Charge Account</b>				<b>451.00</b>
Account No.							
<b>GAP PO Box 530942 Atlanta, GA 30353-0942</b>			<b>Additional Listing for: Gecrb/gap</b>				<b>Notice Only</b>
Sheet no. <b>5</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>1,592.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6008893923455368</b>			<b>Opened 3/01/11 Last Active 7/26/13 Charge Account</b>				<b>1,364.00</b>
<b>GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076</b>							
Account No.			<b>Additional Listing for: GECRB/JC Penny</b>				<b>Notice Only</b>
<b>GECRB/JC Penny Po Box 984100 El Paso, TX 79998</b>							
Account No.			<b>Additional Listing for: GECRB/JC Penny</b>				<b>Notice Only</b>
<b>JCPenney PO Box 960090 Orlando, FL 32896-0090</b>							
Account No. <b>8130760005581283</b>			<b>Opened 2/01/08 Collection Attorney Rogers Dermatology P A</b>				<b>25.00</b>
<b>Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299</b>							
Account No.			<b>Medical Bill</b>				<b>273.00</b>
<b>Lincare PO Box 2166 Norcross, GA 30091-2168</b>							
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>1,662.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>80015079342</b>		W	<b>Opened 1/01/13 Collection Attorney Greenville Memorial Hospital</b>				<b>178.00</b>
<b>Mcb Coll Serv/Med Data Sys 2150 15th Ave Vero Beach, FL 32960</b>							
Account No.			<b>Additional Listing for: Mcb Coll Serv/Med Data Sys</b>				<b>Notice Only</b>
<b>Greenville Hospital System 876 W. Faris Rd Greenville, SC 29605-4253</b>							
Account No.			<b>Additional Listing for: Mcb Coll Serv/Med Data Sys</b>				<b>Notice Only</b>
<b>Mcb Coll Serv/Med Data Syst 2120 15th Ave Vero Beach, FL 32960</b>							
Account No. <b>430015412659</b>		W	<b>Opened 3/01/13 Collection Attorney Greenville - Patewood Medical</b>				<b>249.00</b>
<b>Mcb Collection Service/Medical Data Syst 2150 15th Ave Vero Beach, FL 32960</b>							
Account No.			<b>Additional Listing for: Mcb Collection Service/Medical Data Syst</b>				<b>Notice Only</b>
<b>Mcb Collection Service/Medical Data Syst 2120 15th Ave Vero Beach, FL 32960</b>							
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>427.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>460014876492</b>		W	<b>Opened 12/01/12 Collection Attorney Greenville - Patewood Memorial</b>				<b>155.00</b>
<b>Mcb Collection Service/Medical Data Syst 2150 15th Ave Vero Beach, FL 32960</b>							
Account No.			<b>Additional Listing for: Mcb Collection Service/Medical Data Syst</b>				<b>Notice Only</b>
<b>Mcb Collection Service/Medical Data Syst 2120 15th Ave Vero Beach, FL 32960</b>							
Account No. <b>11251260000844361</b>		H	<b>Med1 02 Carolina Internal Medicine</b>				<b>128.00</b>
<b>Merchants Cr 4126 Clemson Blvd Suite 1a Anderson, SC 29621</b>							
Account No.			<b>Additional Listing for: Merchants Cr</b>				<b>Notice Only</b>
<b>Merchants Cr 4110 Clemson Blvd Ste A Anderson, SC 29621</b>							
Account No. <b>5251360001353552</b>		H	<b>Opened 11/01/13 Collection Attorney Med Central Hlth Resources</b>				<b>118.00</b>
<b>Merchants Cr 4126 Clemson Blvd Suite 1a Anderson, SC 29621</b>							
Sheet no. <u>8</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>401.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Merchants Cr 4110 Clemson Blvd Ste A Anderson, SC 29621</b>		<b>Additional Listing for: Merchants Cr</b>				<b>Notice Only</b>
Account No. <b>8559448494</b>		<b>Opened 5/01/13 Factoring Company Account Webbank</b>				
<b>Midland Funding 8875 Aero Dr San Diego, CA 92123</b>	<b>W</b>					<b>727.00</b>
Account No. <b>8547180644</b>		<b>Opened 3/01/12 Factoring Company Account T-Mobile</b>				
<b>Midland Funding 8875 Aero Dr San Diego, CA 92123</b>	<b>H</b>					<b>269.00</b>
Account No. <b>7661646510KM00001</b>		<b>Opened 8/01/96 Last Active 12/31/13 Educational</b>				
<b>Mohela/dept Of Ed 633 Spirit Dr Chesterfield, MO 63005</b>	<b>W</b>					<b>2,388.00</b>
Account No. <b>502173704</b>		<b>Opened 3/01/08 Collection Attorney Medtronic Diabetes</b>				
<b>Monterey Col 4095 Avenida De La Plata Oceanside, CA 92056</b>	<b>W</b>					<b>1,050.00</b>
Sheet no. <u>9</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>4,434.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>10760617</b>  <b>Stellar Recovery Inc</b> <b>1327 Highway 2 Wes</b> <b>Kalispell, MT 59901</b>		<b>W</b>	<b>Opened 11/01/13</b> <b>Collection Attorney Dish Network</b>				<b>239.00</b>
Account No. <b>834715465</b>  <b>Sunrise Credit Service</b> <b>234 Airport Plaza Blvd S</b> <b>Farmingdale, NY 11735</b>		<b>W</b>	<b>Opened 10/01/13</b> <b>Collection Attorney T-Mobile</b>				<b>1,805.00</b>
Account No.  <b>T-Mobile</b> <b>PO Box 629025</b> <b>El Dorado Hills, CA 95762</b>			<b>Additional Listing for:</b> <b>Sunrise Credit Service</b>				<b>Notice Only</b>
Account No.  <b>Tiger Tranz</b> <b>3 Easton Oval Ste 210</b> <b>Columbus, OH 43219</b>		<b>H</b>	<b>Opened 7/01/09</b> <b>Returned Checks</b>				<b>85.00</b>
Account No. <b>65505151</b>  <b>United Consumer Financial Services</b> <b>865 Bassett Rd</b> <b>Westlake, OH 44145</b>		<b>W</b>	<b>Opened 11/01/11 Last Active 12/22/11</b> <b>Installment Sales Contract</b>				<b>1,025.00</b>
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page)  <b>3,154.00</b>
(Report on Summary of Schedules)							<b>Total</b>  <b>17,763.00</b>

In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.



In re **Benjamin Jerome Blackwell,  
Tracey Sullivan Blackwell**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Benjamin Jerome Blackwell

Debtor 2 Tracey Sullivan Blackwell  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status\*

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Truck Driver

VF Jeanswear

PO Box 21488  
Greensboro, NC 27420

Debtor 2 or non-filing spouse

- ☐ Employed  
☒ Not employed

How long employed there?

2 months

\*See Attachment for Additional Employment Information

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 2,833.00	\$ 0.00
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 2,833.00	\$ 0.00

Debtor 1 **Benjamin Jerome Blackwell**  
Debtor 2 **Tracey Sullivan Blackwell**

Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$ <b>2,833.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a.	\$ <b>494.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b.	\$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c.	\$ <b>55.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d.	\$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e.	\$ <b>963.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f.	\$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g.	\$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <u>Health Savings Account</u>	5h.+	\$ <b>83.00</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ <b>1,595.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$ <b>1,238.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b.	\$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d.	\$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e.	\$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>Food Stamps</u>	8f.	\$ <b>340.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g.	\$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: <u>Penske part-time job (Gross \$835)</u>	8h.+	\$ <b>327.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ <b>667.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <b>1,905.00</b>	\$ <b>0.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11.	+\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12.	\$ <b>1,905.00</b>	
<b>Combined monthly income</b>			
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <span style="border: 1px solid black; padding: 2px;">Debtor is going to reduce his payroll deductions and spouse has a social security disability claim pending,</span>			

Debtor 1 **Benjamin Jerome Blackwell**  
Debtor 2 **Tracey Sullivan Blackwell**

Case number (if known) \_\_\_\_\_

**Official Form B 6I**  
**Attachment for Additional Employment Information**

<b>Debtor</b>	
Occupation	<b>Truck Driver</b>
Name of Employer	<b>Penske Logistics</b>
How long employed	<b>7 months</b>
Address of Employer	<b>RT 10 Green Hills Box 563 Reading, PA 19603</b>

Fill in this information to identify your case:

Debtor 1 Benjamin Jerome Blackwell

Debtor 2 Tracey Sullivan Blackwell  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

12

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 720.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 25.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Benjamin Jerome Blackwell**  
Debtor 2 **Tracey Sullivan Blackwell**

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>100.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>55.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>197.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$	<u>425.00</u>
8. <b>Childcare and children's education costs</b>	8. \$	<u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<u>70.00</u>
10. <b>Personal care products and services</b>	10. \$	<u>50.00</u>
11. <b>Medical and dental expenses</b>	11. \$	<u>0.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>350.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>
15. <b>Insurance.</b>		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>100.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Motor vehicle tax</b>		
	16. \$	<u>15.00</u>
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
18. \$		<u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$	<u>0.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		22. \$ <u>2,107.00</u>
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>1,905.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>2,107.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		23c. \$ <u>-202.00</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

**United States Bankruptcy Court  
District of South Carolina**

In re **Benjamin Jerome Blackwell  
Tracey Sullivan Blackwell**

Debtor(s)

Case No.

Chapter

**13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 31, 2014

Signature /s/ Benjamin Jerome Blackwell  
**Benjamin Jerome Blackwell**  
Debtor

Date January 31, 2014

Signature /s/ Tracey Sullivan Blackwell  
**Tracey Sullivan Blackwell**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of South Carolina

In re **Benjamin Jerome Blackwell  
Tracey Sullivan Blackwell**

Debtor(s)

Case No.

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,350.00	2014 YTD: Husband Employment Income
\$23,670.00	2013: Husband Employment Income (est.)
\$48,410.00	2012: Husband Employment Income
\$0.00	2013: Wife Employment Income
\$4,542.00	2012: Wife Employment Income



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## 2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$14,481.00</b>	<b>2012: Wife Retirement Withdrawal</b>
<b>\$340.00</b>	<b>2014 YTD: Wife Food Stamps</b>
<b>\$4,300.00</b>	<b>2013: Wife Food Stamps (est.)</b>
<b>\$4,320.00</b>	<b>2012: Wife Food Stamps (est.)</b>
<b>\$31,431.00</b>	<b>2012: Husband Retirement Withdrawal</b>

## 3. Payments to creditors

None

☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Reg auto payments &gt;\$600 in 90 days</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Nicholas Financial</b>	<b>Past 90 days</b>	<b>\$1,600.00</b>	<b>\$12,000.00</b>

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
U.S. Bank v Blackwell	Foreclosure	Greenville Ct of Common Pleas	Dismissed

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Nicholas Financial	December 2013	2007 Ford F150; Repo'd but Debtors paid \$1600 to get vehicle back.

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Edward L. Bailey 251 South Pine Street Spartanburg, SC 29302		\$1201
Access Counseling	January 2014	\$30, Credit Counseling Certificates

## 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unk	October 2013	1995 Ford F150; \$500
None		
Unk	October 2013	1993 Chevrolet Lumina; \$700
None		

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
TD Bank	Checking Acct	1/2013
Northern Bank & Trust	Retirement Acct	\$17,000 (est); December 2011
Wells Fargo	Checking Account	\$0; September 2013

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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# **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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# **18. Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	----------------------------

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

B7 (Official Form 7) (04/13)

7

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 31, 2014

Signature /s/ Benjamin Jerome Blackwell  
**Benjamin Jerome Blackwell**  
Debtor

Date January 31, 2014

Signature /s/ Tracey Sullivan Blackwell  
**Tracey Sullivan Blackwell**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
District of South Carolina

In re **Benjamin Jerome Blackwell**  
**Tracey Sullivan Blackwell**

Debtor(s)

Case No.

Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>3,500.00</b>
Prior to the filing of this statement I have received .....	\$	<b>1,201.00</b>
Balance Due .....	\$	<b>2,299.00</b>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**See Attorney Fee and Authorization Contract attached.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**See Attorney Fee and Authorization Contract attached.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **January 31, 2014**

/s/ Edward L. Bailey

**Edward L. Bailey 1153  
Bailey Law Firm  
251 South Pine Street  
Spartanburg, SC 29302  
(864) 582-3733 Fax: (864) 948-9997**

1. I am employing the Bailey Law Firm to complete the following Chapter 13 bankruptcy services:

A. **INCLUDING:** Interviewing, fact gathering, and advice necessary to file the case; preparation and filing of all documents required by the court; representation at the §341 meeting of creditors and confirmation hearings; limited advice after the case has been filed, but before the case has been dismissed or discharged, about matters related to the case as it existed or was anticipated at time of filing; and other specific services as follows:

B. **NOT INCLUDING:** Amendments to the bankruptcy schedules that are my fault (including amendments to add creditors), work generated as a result of my mistakes, second §341 hearing resulting from my failure to attend the first scheduled §341 meeting of creditors, motions relating to new matters or matters not anticipated at the time of filing, objections to claims, any work generated as a result of my failure to make payments to any creditor or to maintain insurance on any collateral (for example, a creditor's 362 motion), defense against any petitions to dismiss by the US Trustee, defense against any actions brought by my creditors (including objections to discharge or dischargeability), elections to convert to a Chapter 7 bankruptcy, appeals, recovery of titles from creditors, or any and all post-discharge matters.

2. I understand that it is customary in the legal profession to use legal assistants to perform many routine tasks, and I hereby authorize the Bailey Law Firm to use such legal assistants in connection with my case.

3. I agree to pay the Bailey Law Firm, all costs including copies and postage, and

- a. \$ 3500 for his services,  
 b. \$ 43 for the downloaded credit report fee (\$30 individual, \$50 joint), and  
 c. \$ 281 for the court filing fee,

for a total of

\$ 3824

This will be paid as follows:

All costs, e.g. copies and postage, will be paid directly to the Bailey Law Firm when they are incurred, unless other arrangements are made, 1525 (ELB)

\$ 1275 will be paid directly to the Bailey Law Firm according to a separate schedule worked out with them, and then

\$ 2819 will be paid through the Chapter 13 plan.  
2297 (ELB)

In the application of the fees paid directly to the Bailey Law Firm in the paragraph above, the credit report, court filing fees, and costs will be considered to have been paid first and the attorney fees last. The attorney fees are deemed a non-refundable flat fee for Mr. Bailey's services. There will be an additional fee of \$100 for each month the filing of the case is delayed beyond the final payment due date expressed in the separate fee payment schedule, if any, unless specifically waived by the Bailey Law Firm.

4. I agree to pay a reasonable fee for other services that become necessary during the Chapter 13 case but are not included according to paragraph 1 above, and agree and understand that Mr. Bailey does not represent me in any of these new matters, unless he and I have first agreed for him to do so and arranged for payment of his fees. Further, in order to control excessive phone calls, please note that (a) all telephone conversations to our office must be as brief as possible, (b) there is no charge for calls that were solicited by our office, and (c) if you are calling about a new matter brought about by changes in your situation, a matter brought about by creditor action, or repetitious questions previously addressed to you in writing, there will be a charge of \$15 (subject to change at our discretion) for each call to a legal assistant which lasts less than 15 minutes (additional charges will be assessed for longer calls). The fees in this paragraph are to be paid at the time the services are rendered unless other arrangements have been approved by the Bailey Law Firm ahead of time.

5. If I fail to timely provide all relevant information, or if I do not cooperate with the Bailey Law Firm or timely make any fee payments as agreed above, or if my financial circumstances worsen before filing bankruptcy such that Mr. Bailey believes a Chapter 13 plan would not be feasible, my attorney(s) may withdraw from this contract and cease to represent me. In that event, or in the event that I choose to end this contract before completion, Mr. Bailey will review all time spent and, in his discretion, refund any portion of the fees considered by him as unreasonable under the circumstances.

7. **Local Rule 9010: Extent of an Attorney's Duty to Represent.** Except as may be provided in an attorney's written agreement with a party concerning appeals and adversary proceedings, any attorney who files documents for or on behalf of a debtor or party in interest shall remain the responsible attorney of record for all purposes including the representation of the party at all hearings and in all matters that arise in conjunction with the case. The Court may permit counsel to withdraw from representation of a party upon motion which details the reason for the request for withdrawal and indicates the consent of that party or upon notice and an opportunity for hearing to that party and any trustee appointed in the case.

8. My attorneys have the right to waive any default of opposing counsel while handling this matter.

9. **NOTICE: THIS CONTRACT DOES NOT BECOME BINDING AND NO ONE AT THE BAILEY LAW FIRM REPRESENTS ME UNTIL A MINIMUM OF \$ 100 HAS BEEN PAID.**

Date

8/30/13

Client

ELB J. Blackwell

Payroll Deduction X 8.3.13.

Client

Kracy Blackwell

Payroll Deduction

ELB  
 Bailey Law Firm



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**District of South Carolina**

In re **Benjamin Jerome Blackwell**  
**Tracey Sullivan Blackwell**

Debtor(s)

Case No.

Chapter

**13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Benjamin Jerome Blackwell**  
**Tracey Sullivan Blackwell**

Printed Name(s) of Debtor(s)

X **/s/ Benjamin Jerome Blackwell**

Signature of Debtor

**January 31, 2014**

Date

Case No. (if known)

X **/s/ Tracey Sullivan Blackwell**

Signature of Joint Debtor (if any)

**January 31, 2014**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court  
District of South Carolina

In re **Benjamin Jerome Blackwell**  
**Tracey Sullivan Blackwell**

Debtor(s)

Case No.

Chapter

**13**

**CERTIFICATION VERIFYING CREDITOR MATRIX**

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) \_\_\_\_\_ computer diskette
- (b) \_\_\_\_\_ scannable hard copy  
(number of sheets submitted \_\_\_\_\_)
- (c)   **X**   electronic version filed via CM/ECF

Date: **January 31, 2014**

**/s/ Edward L. Bailey**

Signature of Attorney

**Edward L. Bailey 1153**

**Bailey Law Firm**

**251 South Pine Street**

**Spartanburg, SC 29302**

**(864) 582-3733 Fax: (864) 948-9997**

Typed/Printed Name/Address/Telephone

**1153**

District Court I.D. Number

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re **Benjamin Jerome Blackwell**  
**Tracey Sullivan Blackwell**  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

According to the calculations required by this statement:

- ☒ The applicable commitment period is 3 years.  
☐ The applicable commitment period is 5 years.  
☐ Disposable income is determined under § 1325(b)(3).  
☒ Disposable income is not determined under § 1325(b)(3).  
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME																	
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b> All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>												
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$ <b>3,632.00</b>	\$ <b>0.00</b>												
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Business income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
	Debtor	Spouse															
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>															
b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>															
c. Business income	Subtract Line b from Line a																
4	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
	Debtor	Spouse															
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>															
b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>															
c. Rent and other real property income	Subtract Line b from Line a																
5	<b>Interest, dividends, and royalties.</b>			\$ <b>0.00</b>	\$ <b>0.00</b>												
6	<b>Pension and retirement income.</b>			\$ <b>0.00</b>	\$ <b>0.00</b>												
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$ <b>0.00</b>	\$ <b>0.00</b>												
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																
	<table border="1" style="width: 100%;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$ <b>0.00</b></td> <td style="width: 20%;">Spouse \$ <b>0.00</b></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>															

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
			Debtor		Spouse	
	a.	<b>Food Stamps</b>	\$	<b>0.00</b>	\$	<b>357.00</b>
	b.		\$		\$	
					\$	<b>0.00</b>
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).				\$	<b>3,632.00</b>
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				\$	<b>3,989.00</b>

### Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<b>Enter the amount from Line 11</b>				\$	<b>3,989.00</b>
13	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.					
	a.		\$			
	b.		\$			
	c.		\$			
	Total and enter on Line 13				\$	<b>0.00</b>
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>				\$	<b>3,989.00</b>
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.				\$	<b>47,868.00</b>
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: <b>SC</b>		b. Enter debtor's household size: <b>3</b>		\$	<b>54,010.00</b>
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.					
	<input checked="" type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.					
	<input type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.					

### Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<b>Enter the amount from Line 11.</b>				\$	<b>3,989.00</b>
19	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.					
	a.		\$			
	b.		\$			
	c.		\$			
	Total and enter on Line 19.				\$	<b>0.00</b>
20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.				\$	<b>3,989.00</b>

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.	\$ <b>47,868.00</b>
22	<b>Applicable median family income.</b> Enter the amount from Line 16.	\$ <b>54,010.00</b>
23	<b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b>	

**Part VII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

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Date: January 31, 2014Signature: /s/ Benjamin Jerome Blackwell**Benjamin Jerome Blackwell**

(Debtor)

Date: January 31, 2014Signature /s/ Tracey Sullivan Blackwell**Tracey Sullivan Blackwell**

(Joint Debtor, if any)



AMERICAN PROFIT RECOVERY  
34405 WEST 12 MILES ROAD  
#379  
FARMINGTON HILLS MI 48331

AVENUE  
PO BOX 659584  
SAN ANTONIO TX 78265-9584

BADCOCK & MORE  
3304 AUGUSTA RD  
GREENVILLE SC 29605-2148

BELK  
PO BOX 530940  
ATLANTA GA 30353-0940

BUSINESS REVENUE SYSTE  
2419 SPY RUN AVE STE A  
FORT WAYNE IN 46805

CAPITAL 1 BANK  
ATTN: BANKRUPTCY DEPT.  
PO BOX 30285  
SALT LAKE CITY UT 84130

CAPITAL 1 BANK  
PO BOX 85015  
RICHMOND VA 23285

CAPITAL ONE  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CAPITAL ONE AUTO FINANCE  
3905 N DALLAS PKWY  
PLANO TX 75093

CAPITAL ONE AUTO FINANCE  
3901 DALLAS PKWY  
PLANO TX 75093

CATHERINE'S  
PO BOX 659728  
SAN ANTONIO TX 78265-9728

COMENITY BANK/CATHRINS  
4590 E BROAD ST  
COLUMBUS OH 43213

COMENITY BANK/THE SPORTS AUTHORITY (TSA)  
ATTENTION: BANKRUPTCY  
PO BOX 182686  
COLUMBUS OH 43218

COMENITY BANK/THE SPORTS AUTHORITY (TSA)  
PO BOX 182789  
COLUMBUS OH 43218

CRD PRT ASSO  
ATTN: BANKRUPTCY  
PO BOX 802068  
DALLAS TX 75380

CRD PRT ASSO  
13355 NOEL RD STE 2100  
DALLAS TX 75240

CREDIT MANAGEMENT LP  
4200 INTERNATIONAL  
CARROLLTON TX 75007

CREDIT MANAGEMENT LP  
4200 INTERNATIONAL PKWY  
CARROLLTON TX 75007

CREDIT ONE BANK  
PO BOX 98873  
LAS VEGAS NV 89193

CREDIT ONE BANK  
585 S. PILOT STREET  
LAS VEGAS NV 89119

DILLARD'S  
PO BOX 960012  
ORLANDO FL 32896-0012

DSNB MACYS  
9111 DUKE BLVD  
MASON OH 45040

EOS CCA  
700 LONGWATER DR  
NORWELL MA 02061

FIRST PREMIER BANK  
3820 N LOUISE AVE  
SIOUX FALLS SD 57107

GAP  
PO BOX 530942  
ATLANTA GA 30353-0942

GECRB/ DILLARDS  
ATTN: BANKRUPTCY  
PO BOX 103104  
ROSWELL GA 30076

GECRB/ DILLARDS  
PO BOX 965024  
ORLANDO FL 32896

GECRB/BELK  
PO BOX 965028  
ORLANDO FL 32896

GECRB/GAP  
PO BOX 965005  
ORLANDO FL 32896

GECRB/JC PENNY  
ATTENTION: BANKRUPTCY  
PO BOX 103104  
ROSWELL GA 30076

GECRB/JC PENNY  
PO BOX 984100  
EL PASO TX 79998

GLA COLLECTION CO INC  
2630 GLEESON LN  
LOUISVILLE KY 40299

GREENVILLE HOSPITAL SYSTEM  
876 W. FARIS RD  
GREENVILLE SC 29605-4253

INTERNAL REVENUE SERVICE\*  
CENTRALIZED INSOLVENCY  
PO BOX 7346  
PHILADELPHIA PA 19104-7346

JCPENNEY  
PO BOX 960090  
ORLANDO FL 32896-0090

JOSEPH T. MERLI  
ATTORNEY FOR U.S. BANK NA  
PO BOX 71727  
NORTH CHARLESTON SC 29415

LINCARE  
PO BOX 2166  
NORCROSS GA 30091-2168

MACY'S  
PO BOX 183083  
COLUMBUS OH 43218-3083

MCB COLL SERV/MED DATA SYS  
2150 15TH AVE  
VERO BEACH FL 32960

MCB COLL SERV/MED DATA SYST  
2120 15TH AVE  
VERO BEACH FL 32960

MCB COLLECTION SERVICE/MEDICAL DATA SYST  
2150 15TH AVE  
VERO BEACH FL 32960

MCB COLLECTION SERVICE/MEDICAL DATA SYST  
2120 15TH AVE  
VERO BEACH FL 32960

MERCHANTS CR  
4126 CLEMSON BLVD SUITE 1A  
ANDERSON SC 29621

MERCHANTS CR  
4110 CLEMSON BLVD STE A  
ANDERSON SC 29621

MIDLAND FUNDING  
8875 AERO DR  
SAN DIEGO CA 92123

MOHELA/DEPT OF ED  
633 SPIRIT DR  
CHESTERFIELD MO 63005

MONTEREY COL  
4095 AVENIDA DE LA PLATA  
OCEANSIDE CA 92056

NICHOLAS FINANCIAL INC  
2454 MCMULLEN BOOTH ROAD  
CLEARWATER FL 34619

OFFICE OF ATTORNEY GENERAL\*  
US DEPT OF JUSTICE  
950 PENNSYLVANIA AVENUE, NW  
WASHINGTON DC 20530-0001

SARA J. VOLK  
ATTY FOR STATE HOUSING FINANCE  
300-C OUTLET POINTE BLVD  
COLUMBIA SC 29210

SC DEPT OF REVENUE\*  
PO BOX 12265  
COLUMBIA SC 29211

SC STATE HOUSING FINAN  
300-C OUTLET POINTE BLVD  
COLUMBIA SC 29210

SPRINGLEAF FINANCIAL S  
601 NW 2ND ST  
EVANSVILLE IN 47701

STELLAR RECOVERY INC  
1327 HIGHWAY 2 WES  
KALISPELL MT 59901

SUNRISE CREDIT SERVICE  
234 AIRPORT PLAZA BLVD S  
FARMINGDALE NY 11735

T-MOBILE  
PO BOX 629025  
EL DORADO HILLS CA 95762

TIGER TRANZ  
3 EASTON OVAL STE 210  
COLUMBUS OH 43219

UNITED CONSUMER FINANCIAL SERVICES  
865 BASSETT RD  
WESTLAKE OH 44145

UNITED STATES ATTORNEY \*  
DISTRICT OF SOUTH CAROLINA  
1441 MAIN STREET, STE 500  
COLUMBIA SC 29201

US BANK HOME MORTGAGE  
4801 FREDERICA ST  
OWENSBORO KY 42301